

Charges of Retail Banking Services

Effective Date: 15 April 2009

Services	Item	Charges	
Current Account (Applicable to HKD, USD and RMB Current Account)	Returned Cheque	Due to insufficient funds	HK\$120 / US\$15 / RMB200 per cheque
		Due to technical error(s) made by customers	HK\$50 / US\$6 / RMB50 per cheque
		Undue / Overdue cheque	Free of charge
		Due to the amount of a single RMB cheque exceeding RMB80,000	RMB200 per cheque
	Temporary Overdraft	O/D exceeds credit limit / O/D without credit limit	HK\$100 for each overdraft plus additional interest charges for the exceeded amount at our HKD Best Lending Rate + 9%p.a. or HIBOR, whichever is higher / US\$13 for each overdraft plus additional interest charges for the exceeded amount at our USD Best Lending Rate + 9%p.a. or LIBOR, whichever is higher
		Cheque drawn against uncleared item	HK\$50 / US\$7 per cheque
	Cheque Marked Good for Payment	Sent by bank	HK\$200 / US\$26 per cheque plus other bank charges
		Sent by customer	HK\$60 / US\$8 per cheque
	Stop Payment on Cheque	Establishing / Cancelling record	HK\$100 / US\$13 / RMB100 per instruction
	Printing of Special Cheques	Regular / Gold-plated	Handling charge
	Printing of Special Pay-in Slips		Handling charge
	Delivery of Cheque Book	By surface mail	Free of charge
		By registered mail	Handling charge
	Delivery of Returned Cheque	By registered mail	Postal fee
	Account Closure within 3 months from date of Account Opening		HK\$150/US\$20/RMB150 per account
Dormant Account with Low Balance	No transaction in account for 2 or more consecutive years and the credit balance at any time is less than HK\$1,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice)	HK\$100 equivalent per account per half year	
Deposit / Withdraw USD notes into / from USD Current Account		0.25% of the deposit / withdrawal amount per transaction	
RMB cheque handling (due to sweeping from savings account to RMB Current Account to settle the shortfall)		1% of the transfer amount per transaction (minimum RMB200)	
Savings Account	Report loss of Passbook / Replacement of Passbook (Due to loss / damage of passbook or loss of Chop)	HK\$50 per passbook	
	Consolidated Back Item Advice	HK\$70 per copy	
	Account Closure within 3 months from date of Account Opening	HK\$150 per account	
	Dormant Account with Low Balance	For single currency account: No transaction in account for 2 or more consecutive years and the credit balance at any time is less than HK\$1,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice)	HK\$100 equivalent per account per half year
		For multi-currency account: No transaction in account for 2 or more consecutive years and the total credit balance of all currencies at any time is less than HK\$1,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice)	1. HK\$100 equivalent per account per half year 2. The charge will be debited from the balance in HKD first. If the balance in HKD is less than HK\$100, the difference will be debited from other available currency(ies) in alphabetical order until a total amount of HK\$100 is debited.
Service Fee (Note 1)	Average balance below HK\$5,000 equivalent (Starts from the Account Day of the previous month to the Account Day before the last Account Day of the current month)	HK\$50 per month	
Time Deposit Account (including Club Deposits)	Early uplift on Time Deposits	HK\$200 per transaction (interest penalty may be levied)	
ATM Card/ Dual Currency Card/ HKD China UnionPay Card	Annual fee	HK\$50 per card	
	Loss of card	Report loss and re-issue	HK\$50 per card
		Report loss only	Free of charge
		Re-issue of new card due to card lost in transit	Free of charge
	ATM cash withdrawal through BOCOM ATMs in Mainland China (ATM Card only)		HK\$8 per transaction
	ATM cash withdrawal through JETCO ATM network in Mainland China and Macau		HK\$10 per transaction
	ATM cash withdrawal through PLUS ATM network		HK\$25 per transaction
ATM cash withdrawal through China UnionPay ATM network (Dual Currency Card only)		RMB15 per transaction	
ATM cash withdrawal through China UnionPay ATM network (HKD China UnionPay ATM Card only)		HK\$15 per transaction	
Cashier's Order	Issuance (HKD)	HK\$50 per order	
	Issuance (USD)	HK\$50 equivalent per order	
	Banker's endorsement to certify the name of purchaser	Free of charge	
	Refund	HK\$50 per order	
	Report loss	HK\$50 per order plus charge for reporting to HKAB / HKICL	
	Cashier's Order Marked Good by bank	HK\$35 per order	
Autopay of Payroll Service	Written Instruction	Credit into our bank's A/C	Free of charge
		Credit into other bank's A/C	HK\$3 per account (minimum HK\$50)
	Diskette Instruction	Initial set up fee	HK\$200
		Credit into our bank's A/C	Free of charge
BComBEST Services	Maintenance	Credit into other bank's A/C	HK\$0.8 per account (minimum HK\$50)
		The monthly average aggregate daily credit balance of designated accounts (Note 2) in the name of the customer is less than HK\$800,000 equivalent	HK\$200 per month
BOCOM FORTUNE Services	Re-applying	Re-applying within 6 months from cancellation (Note 3)	HK\$100 per application
	Maintenance	The monthly average aggregate daily credit balance of designated accounts (Note 2) in the name of the customer is less than HK\$100,000 equivalent	HK\$50 per month
BOCOM FORTUNE Services	Maintenance	The monthly average aggregate daily credit balance of designated accounts (Note 2) in the name of the customer is less than HK\$100,000 equivalent	HK\$50 per month
		Re-applying	Re-applying within 6 months from cancellation (Note 3)

Note 1: Exemptions apply to senior citizens (aged 55 or above), corporate accounts, association accounts, trustee accounts and customers who are using the designated product(s) or service(s) determined by our Bank from time to time. The designated products/services include: BComBEST, BOCOM FORTUNE, mortgage, overdraft or loan, Bo Bo Savings Account, securities account, investment account, FX margin trading, time deposits/club deposits, Bank of Communications Pacific Credit Card.

Note 2: Savings Account, Current Account, Time Deposit Account, Securities Account, Equity Linked Investment Account, Debt Instrument Account, Investment Funds Account and FX Margin Trading Account – Cash Margin.

Note 3: Also applicable to individual who had previously cancelled and re-applies the BComBEST services / BOCOM FORTUNE services in joint names, and vice versa.

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Services	Item		Charges
Safe Deposit Box	Replacement of one key		HK\$150 per key plus handling charge
	Breaking open of box due to loss of all keys		HK\$200 per box plus handling charge (including charge for replacement of keys)
Autopay	Creation of new record / Amendment of record		HK\$20 per record
	Returned Autopay	Due to insufficient funds	HK\$120 per record
		Due to other reasons	HK\$20 per record
Bank Confirmation	Verification of Account Signature		HK\$150 / US\$20 per copy (HK\$20 / US\$3 for each additional copy)
	Confirmation of Account Information	Confirmation of Account Balance	HK\$150 / US\$20 per copy (HK\$20 / US\$3 for each additional copy)
		Confirmation of Account Opening	HK\$200 / US\$26 per copy (HK\$20 / US\$3 for each additional copy)
		Confirmation of Mortgaged Property	HK\$200 / US\$26 per copy (HK\$20 / US\$3 for each additional copy)
		Confirmation of Banking Facilities	HK\$200 / US\$26 per copy (HK\$20 / US\$3 for each additional copy)
	Issuance of Bank Reference Letter		HK\$200 / US\$26 per copy (HK\$20 / US\$3 for each additional copy)
Issuance of non-standardized Bank Reference Letter		HK\$300 / US\$39 per copy	
General Services	Account History Report for Savings or Fixed Deposit Accounts (Note 1)	Record within 1 year	HK\$250 per account
		Record within 2 years	HK\$750 per account
		Record within 3 years	HK\$1,000 per account
		Record more than 3 years (up to 7 years)	HK\$1,000 per year thereafter
	BR / CI Search		HK\$150 per search Negotiable for Offshore Company (minimum HK\$2,000)
	Outward Clean Bills Collection	Paid / Return item	HK\$150 per draft (plus correspondent bank charges)
	Inward Remittance Bought	Paid / Return item	0.5% per application form (minimum HK\$100) (plus correspondent bank charges)
	Bank Confirmation for Audit Purposes		HK\$300 per letter (over 2 years, an additional charge of HK\$100 per letter per year, up to 7 years)
	Reference Letter of Customer to Other Banks		HK\$300 per letter
	Reference Letter of Customer to Solicitors		HK\$100 per letter
	Request for Personal Data		HK\$200 per account per request (including no account maintained)
	Written Standing Instructions		HK\$50 per item
	Reprint of Annual Statement of Mortgage Account		HK\$100 per copy
	Request for copy of documents by Customer		HK\$50 per page (additional charge for special cases) HK\$200 for each Title Deed
	Gift Cheque	Purchase through Counter	HK\$10 per cheque
		Purchase through ATMs	HK\$5 per cheque
	Coins Exchange (Note 2)		HK\$2 per sachet
	HKD Notes Deposit (must be presorted)	Over 300 notes or over HK\$50,000 per day per customer	HK\$0.3 per note (minimum HK\$100) or 0.5% of the amount per transaction, whichever is higher
	HKD Coins Deposit (must be presorted) (Note 2)		HK\$2 per sachet or part thereof
	Bulk Cheque Deposit	Up to 40 pieces per day	Free of charge
		Over 40 pieces per day	HK\$1 per subsequent piece
	Foreign Currency Notes Exchange (Renminbi excluded)	Bank Customers	Free of charge
		Non-Bank Customers	HK\$60 per transaction
	Renminbi Currency Notes Exchange	Bank Customers	Free of charge
		Non-Bank Customers	HK\$50 per transaction
	Foreign Currency Notes deposit into / withdraw from the same Currency Account (USD Notes deposit account excluded)	USD	0.25% of the deposit / withdrawal amount per transaction
		Renminbi	0.1% of the deposit / withdrawal amount if the deposit / withdrawal amount per transaction is over RMB20,000
		Other foreign currencies (GBP, AUD, CAD and JPY only)	0.375% of the deposit / withdrawal amount per transaction
	Facsimile	Within Hong Kong	HK\$50 (up to 5 pages)
		Outside Hong Kong	HK\$100 (up to 2 pages)
		Each additional page (any country)	HK\$50 per page
	Photocopying of Statement (including reprint of e-consolidated statement)	Within 1 month	HK\$50 equivalent per copy
		1 month to 7 years (up to 7 years)	HK\$70 / US\$9 / RMB70 per copy (Each statement period counted as one copy)
	Replacement of Copies of Advice / Receipt	Within 1 year	HK\$50 per page
		1 year to 2 years	HK\$100 per page
		2 years to 3 years	HK\$150 per page
		3 years to 4 years	HK\$200 per page
		4 years to 5 years	HK\$250 per page
		5 years to 6 years	HK\$300 per page
	Cross Border Accounts Enquiry	Set up enquiry function	HK\$200 per account
Set up authorization for enquiry		HK\$200 per account	
CHATS (Counter Transaction)	CHATS Outward (HKD)	HK\$150 per transaction	
	CHATS Outward (USD)	US\$20 / HK\$150 per transaction	
	CHATS Outward (EUR)	EUR20 / HK\$150 per transaction	
	CHATS Outward (RMB)	RMB150 / HK\$150 per transaction	
	CHATS Outward (HKD) to Shenzhen	HK\$150 per transaction	
CHATS (Internet Transaction)	CHATS Outward (HKD)	HK\$30 per transaction	
	CHATS Outward (USD)	US\$3 per transaction	
	CHATS Outward (EUR)	EUR3 per transaction	
	Message	Free of charge	
Electronic Clearing Transfer (Internet Transaction) (Note 3)	Electronic Clearing Transfer Outward (HKD)	HK\$5 per transaction	

Note 1: "Record within 1 year" means the record within one calendar year (from 1 January to 31 December). Request for less than 1 year record is still charged as "Record within 1 year".

Note 2: HK\$20 per sachet for HK\$0.1 & HK\$0.2; HK\$25 per sachet for HK\$0.5; HK\$100 per sachet for HK\$1, HK\$2 & HK\$5; HK\$200 per sachet for HK\$10.

Note 3: The funds transferred via Electronic Clearing Transfer will be credited to the recipient's account after two business days. The reference to "business day" means any day on which banks in HKSAR are open for business (except Saturday, Sunday or public holiday).

- (i) Bank of Communications Co., Ltd. Hong Kong Branch (The bank) reserves the right to revise any fees, charges, special offers and other services from time to time.
- (ii) The bank reserves the right to levy a charge on transactions conducted.
- (iii) The above charges are subject to change according to newly announced charges.
- (iv) For charges not listed above, please contact us for details.
- (v) This is a translation of the original Chinese version. The above information is for reference only.